

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In Re: Shanica Nicole Johnson

Chapter 13

Case No. \_

Debtor.

## Chapter 13 Plan

Address: Debtor 8066 Irene Blvd Apt # 202, Memphis, TN 38125

## Plan Payment:

Debtor Shall Pay: \$ 238.00 Monthly

By: (x) Direct Pay Family

Or by: ( ) Payroll Deduction \_\_\_\_\_

## 1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes ( ) No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes ( ) No  
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. ( ) Yes (X) No

## 2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

## 3. Auto Insurance: ( ) Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: ( ) Debtor Directly ( ) Wage Assignment ( ) Trustee To: Monthly Pmt.

\_\_\_\_\_ ongoing payment begins \_\_\_\_\_

Approximate arrearage \_\_\_\_\_

\_\_\_\_\_ ongoing payment begins \_\_\_\_\_

Approximate arrearage \_\_\_\_\_

5. Priority Claims: Monthly Pmt.

\_\_\_\_\_ Amount \_\_\_\_\_

\_\_\_\_\_ Amount \_\_\_\_\_

6. Home Mortgage Claims: ( ) Paid Directly by Debtor or ( ) Paid by Trustee To: Monthly Pmt.

\_\_\_\_\_ ongoing payment begins \_\_\_\_\_

Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_

\_\_\_\_\_ ongoing payment begins \_\_\_\_\_

Approximate arrearage \_\_\_\_\_ Interest \_\_\_\_\_

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.

\_\_\_\_\_

\_\_\_\_\_

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
CNAC (2013 Nissan Altima)	cosigner pays		

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral	
Collateral	

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.
Dept of Ed/Nelnet (partial)	\$ 1,000.00	4.00%	\$20.00
The Park at Forest Hill (rent thru March 31, 2020)	\$ 2,255.35	0.00%	\$60.00

11. Student Loan Claims and Other Long Term Claims:

Dept of Ed/Nelnet	(X) Not Provided For	( ) General Unsecured Creditor
	( ) Not Provided For	( ) General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: \_\_\_\_\_.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: ( ) \_\_\_\_\_ ;  
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

The Park at Forest Hill	(x) Assume	( ) Reject
	( ) Assume	( ) Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908  
Debtor's Attorney's Signature

Date March 6, 2020